

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BILLIE ROBERTS
TONIE L ROBERTS
Debtor(s)

Case No. 08-23438

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2008.
- 2) The plan was confirmed on 12/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/10/2008, 03/31/2010, 11/04/2010, 11/16/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2010, 07/20/2011.
- 5) The case was completed on 09/17/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,000.00.
- 10) Amount of unsecured claims discharged without payment: \$63,137.82.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,245.00
Less amount refunded to debtor	\$1,056.40

NET RECEIPTS: **\$52,188.60**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,022.57
Other	\$374.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,896.57**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	NA	2,761.55	2,761.55	1,068.72	0.00
AMERICAS FINANCIAL	Unsecured	1,139.00	864.34	864.34	334.50	0.00
AMERICAS SERVICING COMPANY	Secured	NA	NA	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	211,000.00	214,696.11	NA	0.00	0.00
AMERICAS SERVICING COMPANY	Secured	NA	20,498.37	NA	0.00	0.00
AMERICASH LOANS	Unsecured	NA	1,693.67	1,693.67	655.45	0.00
AMERICASH LOANS LLC	Unsecured	NA	1,380.11	1,380.11	534.10	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,403.00	5,403.70	5,403.70	2,091.23	0.00
EAST BAY FUNDING	Unsecured	34,856.00	18,011.02	18,011.02	6,970.26	0.00
ECAST SETTLEMENT CORP	Unsecured	5,966.00	5,966.09	5,966.09	2,308.88	0.00
ECAST SETTLEMENT CORP	Unsecured	2,199.00	2,199.10	2,199.10	851.05	0.00
ECAST SETTLEMENT CORP	Unsecured	747.00	786.38	786.38	304.33	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	16,884.09	16,884.09	6,534.14	0.00
FIRST NATIONAL BANK OF MARIN	Unsecured	881.00	NA	NA	0.00	0.00
GMAC	Secured	NA	0.00	3,439.25	3,439.25	0.00
GMAC	Secured	NA	0.00	2,804.54	2,804.54	0.00
GMAC	Secured	27,360.00	NA	NA	0.00	0.00
GMAC	Secured	20,639.00	20,872.22	18,067.68	0.00	0.00
GMAC	Secured	NA	NA	NA	0.00	0.00
INDYMAC BANK FSB	Secured	259,000.00	255,811.15	NA	0.00	0.00
INDYMAC BANK FSB	Secured	NA	12,432.58	NA	0.00	0.00
JAMES M PHILBRICK	Secured	NA	0.00	650.00	650.00	0.00
JPMORGAN CHASE	Secured	NA	347.26	200.00	200.00	0.00
JPMORGAN CHASE	Secured	15,970.21	15,918.85	16,266.11	0.00	0.00
LVNV FUNDING	Unsecured	24,579.00	24,579.14	24,579.14	9,512.13	0.00
NICOR GAS	Unsecured	403.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	955.00	1,185.52	1,185.52	458.80	0.00
REAL TIME RESOLUTIONS INC	Secured	NA	1,537.16	1,537.16	0.00	0.00
REAL TIME RESOLUTIONS INC	Unsecured	NA	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS INC	Secured	17,000.00	42,273.07	42,273.07	0.00	0.00
VILLAGE OF SOUTH HOLLAND	Secured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL ILLINOIS	Secured	NA	8,758.89	4,500.00	4,500.00	426.46
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	9,152.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	NA	0.00	4,258.89	1,648.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$58,539.18	\$0.00	\$0.00
Mortgage Arrearage	\$200.00	\$200.00	\$0.00
Debt Secured by Vehicle	\$24,311.47	\$6,243.79	\$0.00
All Other Secured	\$6,687.16	\$5,150.00	\$426.46
TOTAL SECURED:	\$89,737.81	\$11,593.79	\$426.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$85,973.60	\$33,271.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,896.57</u>
Disbursements to Creditors	<u>\$45,292.03</u>
TOTAL DISBURSEMENTS :	<u>\$52,188.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/26/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.